

In re:  
Stephanie A Gowarty  
Debtor

Case No. 18-14849-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: May 26, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:**

Recip ID	Recipient Name and Address
db	+ Stephanie A Gowarty, 2148 Georgetown Dr, Lancaster, PA 17601-3012
14169557	+ Jonathan R. Fawley, 2148 Georgetown Rd, Lancaster, PA 17601-3012
14169558	Lakeview Loan Servicing, LLC, c/o KML Law Group, PC, Suite 5000-BNY Independence Center, Philadelphia, PA 19106
14173854	+ M&T Bank, c/o KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 27 2023 00:56:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 27 2023 00:56:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14196880	^ MEBN	May 27 2023 00:47:22	Lakeview Loan Servicing, LLC, M&T Bank, PO BOX 840, Buffalo, NY 14240-0840
14169559	Email/Text: camanagement@mtb.com	May 27 2023 00:56:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor M&T Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
ELIZABETH A. BARTLOW	on behalf of Debtor Stephanie A Gowarty elizabeth@bartlowlaw.com r44610@notify.bestcase.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor LakeView Loan Servicing LLC mfarrington@kmllawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Stephanie A Gowarty

Debtor(s)

Case No: 18-14849-pmm

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 5/26/23